

REMARKS

In response to the Office Action mailed September 5, 2003, Applicants respectfully request reconsideration based on the above claim amendments and the following remarks.

Applicants respectfully submit that the claims as presented are in condition for allowance.

Claims 1-30 were pending. Applicants have amended claims 1, 10, 19, and 27 to more clearly define the present invention. Applicants have also canceled claim 14 without prejudice. The amendments to the claims have support in the specification at, for example, page 10, lines 14-18 and no new matter is introduced to the amendments. After entry of these amendments, claims 1-13 and 15-30 will be pending, of which claims 1, 10, 19, and 27 are independent claims. For the reasons stated below, Applicants respectfully submit that all claims pending in this application are in condition for allowance.

In the Office Action, claim 14 was objected to as being of improper dependent form for failing to further limit the subject matter of a previous claim. Claims 15-18 and 19 were deemed lacking of sufficient antecedent basis for the limitation of "access rules". Claims 1-4, 6-17, 19-20 and 23 were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 5,023,373 to Keyser et al ("Keyser"). Claims 27-30 were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 5,553,304 to Lipner et al. ("Lipner"). Finally, dependent claims 24 and 21, claims 22 and 5, claims 18, and claims 25 and 26 were, respectively, rejected under 35 U.S.C. 103(a) over Keyser and Keyser in view of U.S. Patent No. 5,345,586 to Hamala et al. ("Hamala"), U.S. Patent No. 5,826,268 to Schaefer ("Schaefer") and U.S. Patent No.

6,356,909 to Spencer et al. ("Spencer"). As described below, amended claims 1, 10, 19, and 27 have overcome the rejections.

Amended claim 1 recites a main office retaining at least one access rule and being in communication with a remote office and the remote office receiving the at least one access rule from the main office, wherein the remote office communicates with the main office in conformity with the at least one access rule received from the main office, and wherein the at least one access rule comprises a formatting standard rule used by the main office, and the formatting standard rule is sent to a remote office before the remote office sends data to the main office such that the is first correctly formatted to be compatible with a format used by the main office.

Keyser fails to teach or suggest the features as recited in amended claim 1. For example, Keyser fails to teach or suggest that an access rule comprise a formatting standard rule used by the main office and the formatting standard rule is sent to a remote office before the remote office sends data to the main office such that the data is first correctly formatted to be compatible with a format used by the main office, as recited in claim 1. Keyser describes a portable personal banking system comprising a host computer and at least one portable terminal functioned as a personal banking terminal. As described in col. 13, lines 33-53, when a customer dials up a telephone number through a personal banking terminal, data representing an unique personal terminal number is retrieved, encrypted and formatted in accordance with the known X. 25 packet data protocol or preferred protocol for transmission to a host computer. The host computer then identifies transmitting entities, by decrypting and deformatting the received

personal banking terminal data, as to whether it is a personal computer or personal terminal and its software version and so establish an appropriate serving software interface. Accordingly, as described with reference to Figure 8, the host computer of Keyser requires an Input/Output manager box 806 to format/deformat and encrypt/decrypt the personal banking terminal data.

On the contrary, as described in Applicants' specification at, for example, page 10, line 18 to 20, the features recited in amended claim 1 provides at least an advantage that it eliminates the need for a conversion team because the data received from the remote offices would already be correctly formatted.

In view of forgoing, Applicants submit that claim 1 and its dependent claims 2-4 and 6-9 are patentable over Keyser and the rejections of these claims under 35 U.S.C. 102 (b) should be withdrawn.

The similar feature of the "formatting standard rules" of amended claim 1 has also been added into independent claims 10, 19, and 27. Based on the same reasons, accordingly, independent claims 10 and 19 are patentable over Keyser and the rejections of these independent claims and their dependent claims 11-13, 15-17, 20, and 23 under 35 U.S.C. 102 (b) should be withdrawn.

Furthermore, Applicants amend claim 27 to include, among other things, a main office retaining access rules and data rules and being in communication with at least one remote office, a database, coupled to the main office, including a plurality of fields, at least one data element, and at least one function, wherein the function includes a first operator and a second operator; wherein the data element, the first operator and the second operator are all stored on the

database, and wherein the access rules and the data rules comprise formatting standard rules used by the main office, and the formatting standard rules are sent to the remote office before the remote office sends data to the main office such that the data is first correctly formatted to be compatible with a format used by the main office.

Lipner fails to teach or suggest the feature as recited in amended claim 27. Lipner relates to a method for monitoring the operation of a nuclear power facility. Lipner, however, has nothing to do with managing data between a main manager and at least one remote office, as recited in amended claim 27. Accordingly, Applicants respectfully submit that independent claim 27 is patentable over Lipner. Applicants further respectfully submit that dependent claims 28-30 should be patentable at least due to their dependencies from independent claim 27.

Regarding to the rejections of claims 5, 18, 21, 22, 24, 25, and 26 under 35 U.S.C. 103(a), Applicants respectfully submit that these claims should be patentable at least due to their dependencies from independent claims 1, 10 and 19.

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In view of the foregoing all of the claims in this case are believed to be in condition for allowance. Should the Examiner have any questions or determine that any further action is desirable to place this application in even better condition for issue, the Examiner is encouraged to telephone Applicants' undersigned representative at the number listed below.

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Respectfully submitted,

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